



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [SANTANDER HOLDINGS USA, INC.](#)

**City/State** [BOSTON, MA](#)

## Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [153,786,178](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[SANTANDER HOLDINGS USA, INC.](#)  
[75 STATE STREET](#)  
  
[BOSTON, MA 02109](#)

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BHC Name

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## Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	156,463,293	148,035,288	151,829,328	149,555,399	142,439,833
Net income (\$000)	616,095	747,047	2,982,362	-840,364	753,169
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.82	2.55	94	4.39	2.67	96	4.08	2.60	95	4.26	2.77	96	4.55	3.01	95
+ Non-interest income	2.51	0.97	91	3.17	1.13	93	2.92	1.04	93	2.62	1.21	89	2.61	1.32	87
- Overhead expense	3.75	2.18	93	4.18	2.28	97	4.05	2.17	95	5.52	2.57	95	4.47	2.69	94
- Provision for credit losses	0.55	0.04	93	0.21	-0.12	91	-0.14	-0.09	38	1.89	0.51	96	1.61	0.15	96
+ Securities gains (losses)	0	0	43	0.03	0.01	81	0.01	0.01	77	0.02	0.02	62	0	0.01	61
+ Other tax equivalent adjustments	0.03	0	97	0.01	0	96	0.06	0	97	0.06	0	98	0.07	0	96
= Pretax net operating income (tax equivalent)	2.05	1.35	90	3.22	1.78	96	3.16	1.66	96	-0.44	1.04	6	1.15	1.56	19
Net operating income	1.58	1.03	90	2.02	1.36	90	1.96	1.26	94	-0.56	0.81	6	0.53	1.19	9
Net income	1.58	1.02	90	2.02	1.35	90	1.96	1.26	94	-0.56	0.82	6	0.53	1.19	9
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	4.68	2.96	95	5.46	3.18	96	5.03	3.06	96	5.68	3.55	96	6.54	4.41	96
Interest expense	0.65	0.20	94	0.86	0.29	94	0.76	0.25	93	1.17	0.52	92	1.66	1.08	85
Net interest income (tax equivalent)	4.02	2.75	94	4.60	2.88	96	4.27	2.80	96	4.51	3.01	96	4.88	3.33	95
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	1.24	0.09	97	1.18	0.16	96	0.77	0.11	96	1.75	0.27	95	2.75	0.21	97
Earnings coverage of net loan and lease losses (X)	3.53	38.54	25	4.62	25.70	18	6.38	39.72	18	1.23	22.91	10	1.50	24.40	7
Allowance for loan and lease losses / Total loans and leases not held-for-sale	6.98	1.20	97	7.86	1.49	97	7.02	1.23	97	7.97	1.58	97	3.93	0.83	98
Allowance for loan and lease losses / Total loans and leases	6.95	1.17	97	7.81	1.47	97	7	1.20	97	7.78	1.55	97	3.87	0.81	98
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.78	0.47	95	1.58	0.70	91	2.06	0.49	96	1.87	0.71	93	2.38	0.57	96
30-89 days past due loans and leases / Total loans and leases	2.81	0.32	98	1.88	0.33	97	3.04	0.32	98	2.67	0.39	98	3.79	0.43	98
<b>Liquidity and Funding</b>															
Net noncore funding dependence	27.62	-1.97	95	38.55	-0.51	96	24.95	-2.33	94	40.19	3.20	93	52.06	14.45	95
Net short-term noncore funding dependence	-13.28	-6.65	25	-6.90	-6.88	47	-16.48	-7.71	21	-8.43	-4.76	31	3.71	3.38	42
Net loans and leases / Total assets	55.73	59.31	37	57.62	60.99	34	53.73	58.67	34	58.23	61.58	34	60.52	63.77	31
<b>Capitalization</b>															
Tier 1 leverage ratio	13.56	9.06	97	14.20	9.15	97	15.01	8.98	99	13.77	9.13	96	13.13	9.76	94
Holding company equity capital / Total assets	14.27	10.29	95	13.95	10.72	90	14.09	10.71	90	13.31	11.16	80	14.73	12.43	77
Total equity capital (including minority interest) / Total assets	14.27	10.40	95	14.97	10.85	94	15.31	10.82	95	14.23	11.29	88	16.32	12.57	88
Common equity tier 1 capital / Total risk-weighted assets	18.51	12.21	94	17	12.57	90	18.84	12.42	94	15.94	12.38	89	14.63	12.17	83
Net loans and leases / Equity capital (X)	3.91	5.82	13	4.13	5.73	17	3.81	5.53	17	4.38	5.58	24	4.11	5.21	24
Cash dividends / Net income	0	33.45	4	0	23.13	6	0	28.27	3		42.30		53.11	33.12	84
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	4.91	9.35	43	-3.65	16.49	2	6.95	10.50	43	-0.04	16.68	7	10.22	9.26	66
Equity capital	7.31	4.03	72	-1.19	9.13	4	13.21	7.46	82	-9.69	6.99	6	3.50	10.49	29
Net loans and leases	1.46	6.29	35	-3.48	7.22	20	-1.32	3.36	34	-3.82	9.07	11	7.16	9.10	59
Noncore funding	0.60	-10.65	68	-22.78	-25.09	58	-3.56	-14.79	71	-15.79	-12.18	48	16.45	6.59	73
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	7.84	0.49	97	5.90	0.52	93	3.16	0.57	87	3.12	0.77	85	5.08	1.02	86
Long-term debt / Equity capital	37.34	11.08	88	45.98	11.33	90	39.85	10.95	89	50.85	13.56	89	40.38	13.04	84
Equity investment in subsidiaries / Equity capital	100.60	103.47	44	99.15	102.85	26	97.94	103.22	19	99.40	102.81	28	106.14	103.22	69
Cash from ops + noncash items + op expense / Op expense + dividends	1,391.89	125.04	99	110.10	98.58	55	133.67	154.48	46	109.54	147.24	33	101.83	190.27	16

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,639,339	1,857,066	7,015,818	7,617,831	8,050,834	-11.72	-10.43
Income from lease financing receivables.....	5,600	8,720	30,521	40,942	56,867	-35.78	-47.67
Fully taxable income on loans and leases.....	1,638,857	1,858,538	7,019,675	7,620,067	8,064,475	-11.82	-10.91
Tax-exempt income on loans and leases.....	6,082	7,248	26,664	38,706	43,226	-16.09	329.22
Estimated tax benefit on income on loans and leases.....	13,716	6,343	-715	12,721	26,698	116.24	-12.50
Income on loans and leases (tax equivalent).....	1,658,655	1,872,129	7,045,624	7,671,494	8,134,399	-11.40	-10.66
Investment interest income (tax equivalent).....	64,965	51,539	211,782	288,509	353,028	26.05	-30.06
Interest on balances due from depository institutions.....	7,818	4,964	23,467	42,336	134,085	57.49	-51.13
Interest income on other earning assets.....	4,322	2,694	11,980	32,394	64,712	60.43	-51.01
Total interest income (tax equivalent).....	1,735,760	1,931,326	7,292,853	8,034,733	8,686,224	-10.13	-12.08
Interest on time deposits of \$250K or more.....	344	1,312	2,195	8,804	13,728	-73.78	-79.24
Interest on time deposits < \$250K.....	1,980	8,430	19,865	79,205	127,200	-76.51	-87.28
Interest on foreign office deposits.....	650	218	1,311	20,913	56,562	198.17	-91.09
Interest on other deposits.....	13,912	19,764	63,471	180,836	376,260	-29.61	-62.81
Interest on other borrowings and trading liabilities.....	221,393	275,851	1,013,844	1,371,040	1,631,978	-19.74	-20.32
Interest on subordinated debt and mandatory convertible securities.....	3,904	0	2,722	4	1,885		-71.14
Total interest expense.....	242,183	305,575	1,103,408	1,660,802	2,207,613	-20.75	-31.45
Net interest income (tax equivalent).....	1,493,577	1,625,751	6,189,445	6,373,931	6,478,611	-8.13	-7.86
Non-interest income.....	983,076	1,174,614	4,434,689	3,918,592	3,712,549	-16.31	34.74
Adjusted operating income (tax equivalent).....	2,476,653	2,800,365	10,624,134	10,292,523	10,191,160	-11.56	5.36
Overhead expense.....	1,466,691	1,548,428	6,144,167	8,255,103	6,366,505	-5.28	8.27
Provision for credit losses.....	216,809	76,067	-207,349	2,824,937	2,290,832		-70.60
Securities gains (losses).....	0	10,071	15,950	32,651	6,630	-100.00	
Other tax equivalent adjustments.....	10,849	5,384	90,874	92,490	101,748	101.50	-13.94
Pretax net operating income (tax equivalent).....	802,328	1,191,059	4,795,049	-661,691	1,642,574	-32.64	195.86
Applicable income taxes.....	161,668	286,829	1,083,583	-110,645	472,199	-43.64	106.10
Tax equivalent adjustments.....	24,565	11,727	90,159	105,257	128,558	109.47	-15.40
Applicable income taxes (tax equivalent).....	186,233	298,556	1,173,742	-5,388	600,757	-37.62	73.28
Minority interest.....	0	145,456	638,945	184,061	288,648	-100.00	-100.00
Net income before discontinued operations, net of minority interest.....	616,095	747,047	2,982,362	-840,364	753,169	-17.53	444.83
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	616,095	747,047	2,982,362	-840,364	753,169	-17.53	444.83
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	616,095	892,503	3,621,307	-656,303	1,041,817	-30.97	276.34
Investment securities income (tax equivalent).....	64,965	51,539	211,782	288,509	353,028	26.05	-30.06
US Treasury and agency securities (excluding mortgage-backed securities).....	352	600	2,158	27,293	65,836	-41.33	-93.98
Mortgage-backed securities.....	61,737	49,740	202,335	255,223	270,688	24.12	-24.41
All other securities.....	2,876	1,199	7,289	5,993	16,504	139.87	-46.44
Cash dividends declared.....	0	0	0	125,000	400,000		-100.00
Common.....	0	0	0	125,000	400,000		
Preferred.....	0	0	0	0	0		-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	4.44	2.75	95	5.22	2.96	96	4.80	2.85	96	5.37	3.27	96	6.10	4	96
Less: Interest expense .....	0.62	0.19	94	0.83	0.27	94	0.73	0.23	93	1.11	0.48	92	1.55	0.98	86
Equals: Net interest income (tax equivalent) .....	3.82	2.55	94	4.39	2.67	96	4.08	2.60	95	4.26	2.77	96	4.55	3.01	95
Plus: Non-interest income .....	2.51	0.97	91	3.17	1.13	93	2.92	1.04	93	2.62	1.21	89	2.61	1.32	87
Equals: adjusted operating income (tax equivalent) .....	6.33	3.56	94	7.57	3.87	95	7	3.70	96	6.88	4.04	95	7.15	4.41	93
Less: Overhead expense .....	3.75	2.18	93	4.18	2.28	97	4.05	2.17	95	5.52	2.57	95	4.47	2.69	94
Less: Provision for credit losses .....	0.55	0.04	93	0.21	-0.12	91	-0.14	-0.09	38	1.89	0.51	96	1.61	0.15	96
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	42	0.03	0.01	81	0.01	0.01	77	0.02	0.02	62	0	0.01	61
Plus: other tax equivalent adjustments .....	0.03	0	97	0.01	0	96	0.06	0	97	0.06	0	98	0.07	0	96
Equals: Pretax net operating income (tax equivalent) .....	2.05	1.35	90	3.22	1.78	96	3.16	1.66	96	-0.44	1.04	6	1.15	1.56	19
Less: Applicable income taxes (tax equivalent) .....	0.48	0.31	88	0.81	0.40	96	0.77	0.38	96	0	0.23	6	0.42	0.36	69
Less: Minority interest .....	0	0	42	0.39	0	97	0.42	0	97	0.12	0	96	0.20	0	98
Equals: Net operating income .....	1.58	1.03	90	2.02	1.36	90	1.96	1.26	94	-0.56	0.81	6	0.53	1.19	9
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.58	1.02	90	2.02	1.35	90	1.96	1.26	94	-0.56	0.82	6	0.53	1.19	9
Memo: Net income (last four quarters) .....	1.85	1.17	95	0.02	1.07	1	1.96	1.26	94	-0.56	0.82	6	0.53	1.19	8
Net income—BHC and noncontrolling (minority) interest .....	1.58	1.04	90	2.41	1.37	94	2.39	1.27	96	-0.44	0.83	6	0.73	1.20	11
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	94.92	93.16	73	95.52	93.08	80	95.43	93.08	77	94.54	92.32	75	93.19	91.05	71
Average interest-bearing funds / Average assets .....	66.38	60.43	79	66.79	62.97	69	66.37	61.99	71	68.47	64.06	72	68.64	65.57	67
Interest income (tax equivalent) / Average earning assets .....	4.68	2.96	95	5.46	3.18	96	5.03	3.06	96	5.68	3.55	96	6.54	4.41	96
Interest expense / Average earning assets .....	0.65	0.20	94	0.86	0.29	94	0.76	0.25	93	1.17	0.52	92	1.66	1.08	85
Net interest income (tax equivalent) / Average earning assets .....	4.02	2.75	94	4.60	2.88	96	4.27	2.80	96	4.51	3.01	96	4.88	3.33	95
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	7.22	3.88	97	8.01	4.05	96	7.59	4.01	96	8.06	4.27	96	8.81	5.09	96
Interest-bearing bank balances .....	0.18	0.18	54	0.17	0.10	93	0.15	0.14	74	0.43	0.27	87	2	2.04	43
Federal funds sold and reverse repos .....	0.15	0.28	44		0.26		0.11	0.25	43		0.68			2.44	
Trading assets .....	0	0.43	54	0	0.39	54	0.01	0.45	55	0	0.60	47	0.01	0.99	44
Total earning assets .....	4.64	2.93	95	5.45	3.15	97	5.03	3.04	96	5.67	3.51	96	6.52	4.36	96
Investment securities (tax equivalent) .....	1.43	1.78	19	1.26	1.84	12	1.23	1.77	12	1.78	2.25	18	2.29	2.76	10
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.48	1.09	12	1.18	1.30	44	1.43	1.14	72	2.40	1.75	84	1.78	2.32	16
Mortgage-backed securities .....	1.45	1.67	25	1.20	1.60	15	1.19	1.57	17	1.67	2.05	19	2.22	2.61	10
All other securities .....	1.33	2.75	8	1.04	2.93	6	0.99	2.81	7	2.71	3.24	28	4.86	4.06	81
Interest-bearing deposits .....	0.12	0.16	42	0.22	0.26	50	0.16	0.21	41	0.55	0.53	57	1.16	1.10	57
Time deposits of \$250K or more .....	0.58	0.48	67	1.14	0.82	77	0.63	0.66	46	1.32	1.42	39	1.56	1.96	20
Time deposits < \$250K .....	0.44	0.44	56	1.19	0.78	84	0.84	0.62	76	1.62	1.36	68	1.95	1.82	54
Other domestic deposits .....	0.10	0.13	50	0.16	0.17	55	0.12	0.15	47	0.42	0.36	68	1.02	0.93	59
Foreign deposits .....	0.22	0.14	74	0.09	0.13	55	0.12	0.14	59	0.62	0.42	78	1.05	1.19	46
Federal funds purchased and repos .....	0.07	0.16	25	0.08	0.18	37	0.05	0.17	23	0.19	0.62	11	0.34	1.86	12
Other borrowed funds and trading liabilities .....	2.14	1.14	86	2.39	1.38	86	2.29	1.27	84	2.70	1.50	90	3.41	2.38	89
All interest-bearing funds .....	0.93	0.31	95	1.24	0.42	94	1.10	0.37	93	1.62	0.74	93	2.26	1.49	85

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	983,076	1,174,614	4,434,689	3,918,592	3,712,549
Fiduciary activities income	66,111	57,620	233,813	206,967	173,275
Service charges on deposit accounts - domestic	29,591	33,012	137,967	139,481	174,063
Trading revenue	8,121	920	29,733	41,381	35,661
Investment banking fees and commissions	67,815	90,524	282,941	257,253	226,053
Insurance activities revenue	36	5	36	1,152	2,115
Venture capital revenue	0	0	0	0	0
Net servicing fees	17,113	12,617	49,045	43,071	75,381
Net securitization income	-107	23,305	14,900	-49,403	-2,963
Net gains (losses) on sales of loans, OREO, other assets	36,109	93,587	470,436	-159,276	-221,188
Other non-interest income	758,287	863,024	3,215,818	3,437,966	3,250,152
Total overhead expenses	1,466,691	1,548,428	6,144,167	8,255,103	6,366,505
Personnel expense	495,631	465,448	1,977,445	1,892,642	1,943,354
Net occupancy expense	111,423	131,238	500,908	497,933	471,676
Goodwill impairment losses	0	0	0	1,848,228	0
Amortization expenses and impairment loss (other intangible assets)	65,100	47,085	180,643	176,411	175,049
Other operating expenses	794,537	904,657	3,485,171	3,839,889	3,776,426
Fee income on mutual funds and annuities	10,302	9,708	41,510	37,930	6,444
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	14,426	14,968	14,360	15,196	16,629
Average personnel expense per employee	34.36	31.10	137.71	124.55	116.87
Average assets per employee	10,845.92	9,890.12	10,573.07	9,841.76	8,565.75

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	1.05	2.26	40	0.83	2.10	36	0.94	2.17	39	0.97	2.02	42	0.17	2.72	24
Overhead expenses / Net Interest Income + non-interest income	59.55	61.09	45	55.42	59.31	31	57.83	59.28	37	80.30	62.28	89	62.64	61.29	61
<b>Percent of Average Assets</b>															
Total overhead expense	3.75	2.18	93	4.18	2.28	97	4.05	2.17	95	5.52	2.57	95	4.47	2.69	94
Personnel expense	1.27	1.21	62	1.26	1.28	50	1.30	1.21	66	1.27	1.30	50	1.36	1.41	45
Net occupancy expense	0.28	0.23	74	0.35	0.24	91	0.33	0.23	88	0.33	0.26	80	0.33	0.28	70
Other operating expenses	2.20	0.71	97	2.57	0.73	98	2.41	0.72	99	3.92	0.94	96	2.77	0.97	98
Overhead less non-interest income	1.24	1.18	51	1.01	1.10	41	1.13	1.10	45	2.90	1.25	93	1.86	1.32	83
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	59.22	60.59	47	55.29	58.69	32	57.83	58.83	41	80.20	61.82	89	62.47	60.64	63
Personnel expense	20.01	33.94	5	16.62	33.28	3	18.61	32.93	6	18.39	32.36	3	19.07	32.39	4
Net occupancy expense	4.50	6.43	23	4.69	6.42	24	4.71	6.23	26	4.84	6.58	22	4.63	6.52	15
Other operating expenses	34.71	19.35	94	33.99	18.45	94	34.50	19.18	96	56.98	22.28	93	38.77	21.20	91
Total non-interest income	39.69	26.24	81	41.95	28.42	81	41.74	27.67	82	38.07	28.83	74	36.43	29.23	69
Fiduciary activities income	2.67	2.31	65	2.06	2.15	54	2.20	2.20	57	2.01	2.09	57	1.70	1.97	56
Service charges on domestic deposit accounts	1.19	3.51	17	1.18	3.21	17	1.30	3.27	20	1.36	3.27	19	1.71	3.88	24
Trading revenue	0.33	0.53	66	0.03	0.97	48	0.28	0.62	63	0.40	1.28	55	0.35	1.18	50
Investment banking fees and commissions	2.74	2.33	69	3.23	2.51	74	2.66	2.58	67	2.50	2.46	66	2.22	3.54	59
Insurance activities revenue	0	0.38	33	0	0.38	24	0	0.36	23	0.01	0.41	32	0.02	0.47	37
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.69	1.49	63	0.45	0.99	58	0.46	0.60	63	0.42	0.01	79	0.74	0.28	81
Net securitization income	0	0	4	0.83	0.01	98	0.14	0.01	92	-0.48	0	0	-0.03	0.01	0
Net gain (loss) - sales of loans, OREO, and other assets	1.46	1.74	55	3.34	3.74	54	4.43	3.30	71	-1.55	3.92	2	-2.17	1.86	2
Other non-interest income	30.62	8.92	94	30.82	8.65	95	30.27	9.27	95	33.40	9.65	96	31.89	10.04	94
Overhead less non-interest income	19.53	33.42	14	13.35	29.66	13	16.09	30.52	14	42.13	31.93	77	26.04	31.06	31
Applicable income taxes / Pretax net operating income (tax equivalent)	20.15	20.83	44	24.08	21.04	79	22.60	21.18	67		18.63		28.75	20.56	94
Applicable income tax + TE / Pretax net operating income + TE	23.21	22.92	54	25.07	22.74	76	24.48	22.67	75		21.18		36.57	23.23	94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	23,972,538	26,052,537	24,026,606	26,824,942	30,931,695	-7.98	-25.26
Commercial and industrial loans	12,942,528	15,869,228	13,246,672	16,107,829	16,093,133	-18.44	-25.43
Loans to individuals	45,746,542	41,650,119	45,303,311	43,278,897	39,031,068	9.84	55.67
Loans to depository institutions and acceptances of other banks	48,933	67,002	87,003	101,010	45,007	-26.97	-28.11
Agricultural loans	17	18	0	305	1,094	-5.56	-96.01
Other loans and leases	9,393,172	7,989,145	9,667,243	8,046,395	8,023,666	17.57	35.45
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	92,103,730	91,628,049	92,330,835	94,359,378	94,125,663	0.52	7.32
Less: Allowance for loan and lease losses	6,405,231	7,160,155	6,461,410	7,338,493	3,646,189	-10.54	63.28
Net loans and leases	85,698,499	84,467,894	85,869,425	87,020,885	90,479,474	1.46	4.64
Debt securities that reprice or mature in over 1 year	13,229,994	15,343,174	14,097,205	15,514,107	14,510,579	-13.77	-22.85
Mutual funds and equity securities	104,294	13,013	42,126	13,115	12,696	701.46	829.87
Subtotal	99,032,787	99,824,081	100,008,756	102,548,107	105,002,749	-0.79	-0.02
Interest-bearing bank balances	15,415,517	11,565,658	18,786,292	12,432,701	6,798,456	33.29	113.45
Federal funds sold and reverse repos	4,904,070	0	5,346,468	0	0		
Debt securities that reprice or mature within 1 year	4,601,854	1,904,569	3,919,203	1,304,067	3,767,976	141.62	62.71
Trading assets	646,342	766,329	599,990	1,030,291	447,166	-15.66	164.77
Total earning assets	124,600,570	114,060,637	128,660,709	117,315,166	116,016,347	9.24	13.95
Non-interest-bearing cash and due from depository institutions	1,370,220	901,756	769,237	938,579	845,916	51.95	1.62
Premises, fixed assets, and leases	990,631	1,017,496	1,026,959	1,009,086	1,143,212	-2.64	64.23
Other real estate owned	4,322	24,909	3,724	29,799	66,828	-82.65	-96.33
Investment in unconsolidated subsidiaries	67,130	106,049	71,231	123,831	139,853	-36.70	-66.61
Intangible and other assets	26,753,305	30,479,493	29,289,371	30,016,215	31,287,321	-12.23	13.89
Total assets	153,786,178	146,590,340	159,821,231	149,432,676	149,499,477	4.91	13.82
Quarterly average assets	156,463,293	148,035,288	156,063,208	146,975,372	147,774,560	5.69	14.53
Average loans and leases (YTD)	91,843,933	93,454,605	92,848,382	95,222,858	92,308,648	-1.72	5.16
<b>Memoranda</b>							
Loans held-for-sale	328,164	568,693	255,023	2,226,196	1,420,223	-42.30	-84.40
Loans not held-for-sale	91,775,566	91,059,356	92,075,812	92,133,182	92,705,440	0.79	9.63
Real estate loans secured by 1-4 family	8,827,113	10,273,628	9,176,777	10,929,644	12,852,202	-14.08	-30.97
Commercial real estate loans	15,145,108	15,623,001	14,849,491	15,732,975	15,857,686	-3.06	-11.55
Construction and land development	2,762,019	2,702,312	2,535,139	2,482,124	2,003,118	2.21	21.64
Multifamily	7,709,631	8,133,431	7,547,382	8,370,840	8,593,523	-5.21	-8.59
Nonfarm nonresidential	4,673,458	4,787,258	4,766,970	4,880,011	5,261,045	-2.38	-27.18
Real estate loans secured by farmland	317	393	336	411	480	-19.34	-88.29
Total investment securities	17,936,142	17,260,756	18,058,534	16,831,289	18,291,251	3.91	-10.26
U.S. Treasury securities	253,151	150,688	73,618	170,651	4,090,936	68.00	-89.01
US agency securities (excluding mortgage-backed securities)	36,590	53,096	41,230	58,946	75,174	-31.09	-79.68
Municipal securities	0	0	0	1	9		-100.00
Mortgage-backed securities	16,682,331	16,584,198	17,039,338	16,337,626	13,909,496	0.59	-0.16
Asset-backed securities	568,028	234,186	586,215	95,234	63,226	142.55	-0.94
Other debt securities	291,748	225,575	276,007	155,716	139,714	29.34	38.33
Mutual funds and equity securities	104,294	13,013	42,126	13,115	12,696	701.46	829.87
Available-for-sale securities	8,443,756	11,465,868	11,313,937	11,313,489	14,339,758	-26.36	-54.03
U.S. Treasury securities	253,151	150,688	73,618	170,651	4,090,936	68.00	-89.01
US agency securities (excluding mortgage-backed securities)	36,590	53,096	41,230	58,946	75,174	-31.09	-79.68
Municipal securities	0	0	0	1	9		-100.00
Mortgage-backed securities	7,372,920	10,931,807	10,426,590	10,877,782	9,970,699	-32.56	-51.13
Asset-backed securities	489,347	104,702	496,492	50,393	63,226	367.37	-14.66
Other debt securities	291,748	225,575	276,007	155,716	139,714	29.34	38.33
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-420,012	57,127	-73,257	173,244	18,430		
Available-for-sale securities appreciation (depreciation)	-350,992	10,450	-96,017	177,107	-7,588		
Structured notes, fair value	78,119	0	90,050	0	0		
Pledged securities	4,733,178	3,697,959	5,269,471	3,483,920	7,494,561	27.99	-33.59

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	10,465,033	10,694,386	10,436,634	9,190,291	6,959,073	-2.14	54.16
NOW, ATS and transaction accounts	9,423,280	6,523,499	11,419,134	6,313,870	3,900,015	44.45	186.88
Time deposits less brokered deposits < \$250K	1,729,447	176,663	1,885,698	1,171,690	3,349,213	878.95	-35.24
MMDA and other savings accounts	49,679,194	48,794,536	51,152,739	50,339,548	38,887,663	1.81	24.22
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	71,296,954	66,189,084	74,894,205	67,015,399	53,095,964	7.72	35.19
Time deposits of \$250K or more	226,938	403,428	249,959	516,339	776,107	-43.75	-52.88
Foreign deposits	7,125,705	5,379,974	6,467,665	5,808,354	8,935,064	32.45	-30.11
Federal funds purchased and repos	5,114,989	319,897	5,597,573	323,398	407,477	1498.95	1679.70
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	125,000	0		
Other borrowings w/remaining maturity of 1 year or less	6,163,669	3,228,406	5,415,084	2,005,789	8,515,235	90.92	-13.93
Other borrowings w/remaining maturity over 1 year	33,648,741	40,247,363	35,277,927	44,235,465	42,212,213	-16.40	0.54
Brokered deposits < \$250K	0	2,387,188	0	1,950,858	4,424,143	-100.00	-100.00
Noncore funding	52,280,042	51,966,256	53,008,208	54,965,203	65,270,239	0.60	-4.70
Trading liabilities	577,363	683,322	532,383	962,842	390,548	-15.51	253.92
Subordinated notes and debentures + trust preferred securities	500,011	11	500,011	11	602	999999.00	-45.60
Other liabilities	7,187,102	5,811,001	6,419,074	5,226,509	6,343,294	23.68	87.42
Total liabilities	131,841,472	124,649,674	135,353,881	128,169,964	125,100,647	5.77	17.18
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		-100.00
Common stock	0	0	0	0	0		
Common surplus	17,291,775	17,875,938	17,875,938	17,876,818	17,954,441	-3.27	4.28
Retained earnings	5,442,222	2,590,812	4,826,127	1,843,765	4,155,226	110.06	73.08
Accumulated other comprehensive income	-789,291	-17,599	-188,110	166,295	-88,207		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	21,944,706	20,449,151	22,513,955	19,886,878	22,021,460	7.31	11.13
Noncontrolling (minority) interest in subsidiaries	0	1,491,515	1,953,395	1,375,834	2,377,370	-100.00	-100.00
Total equity capital, including minority interest	21,944,706	21,940,666	24,467,350	21,262,712	24,398,830	0.02	-2.90
Total liabilities and capital	153,786,178	146,590,340	159,821,231	149,432,676	149,499,477	4.91	13.82
<b>Memoranda</b>							
Non-interest-bearing deposits	21,968,384	20,276,332	22,793,067	22,110,400	15,232,574	8.34	37.55
Interest-bearing deposits	56,681,213	54,083,342	58,818,762	53,180,550	51,998,704	4.80	11.79
Total deposits	78,649,597	74,359,674	81,611,829	75,290,950	67,231,278	5.77	17.96
Long-term debt that reprices within 1 year	2,843,354	10,048,504	4,205,673	14,246,529	15,091,755	-71.70	-78.54
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	22,513,955	19,886,878	19,886,878	22,021,460	21,277,627		
Accounting restatements	0	0	0	-1,784,410	62,082		
Net income	616,095	747,047	2,982,362	-840,364	753,169		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	-584,162	0	0	0	0		
Less: Dividends declared	0	0	0	125,000	400,000		
Change in other comprehensive income	-601,182	-183,894	-354,405	254,502	233,445		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-880	-880	360,690	95,137		
Holding company equity capital, ending balance	21,944,706	20,449,151	22,513,955	19,886,878	22,021,460		

BHC Name

City/State

### Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	15.59	37.11	14	17.77	36.10	14	15.03	36.25	14	17.95	36.22	17	20.69	37.78	21
Commercial and industrial loans	8.42	10.78	41	10.83	13.88	35	8.29	10.76	41	10.78	13.52	34	10.76	12.02	45
Loans to individuals	29.75	3.61	96	28.41	3.42	96	28.35	3.36	95	28.96	3.40	96	26.11	4.20	95
Loans to depository institutions and acceptances of other banks	0.03	0.02	88	0.05	0.02	87	0.05	0.02	87	0.07	0.03	86	0.03	0.04	79
Agricultural loans	0	0.17	24	0	0.19	21	0	0.18	12	0	0.19	22	0	0.24	26
Other loans and leases	6.11	4.19	71	5.45	4.29	66	6.05	4.47	69	5.38	4.63	62	5.37	5.01	57
Net loans and leases	55.73	59.31	37	57.62	60.99	34	53.73	58.67	34	58.23	61.58	34	60.52	63.77	31
Debt securities over 1 year	8.60	19.47	11	10.47	16.70	25	8.82	19.46	13	10.38	15.55	27	9.71	14.60	19
Mutual funds and equity securities	0.07	0.06	68	0.01	0.06	41	0.03	0.06	51	0.01	0.05	40	0.01	0.06	40
Subtotal	64.40	80.04	9	68.10	78.43	14	62.58	79.22	9	68.62	78.16	15	70.24	79.65	16
Interest-bearing bank balances	10.02	7.18	75	7.89	9.08	44	11.75	8.50	71	8.32	7.51	57	4.55	3.06	72
Federal funds sold and reverse repos	3.19	0.55	88	0	0.50	27	3.35	0.54	90	0	0.82	26	0	1.57	25
Debt securities 1 year or less	2.99	1.65	80	1.30	1.59	53	2.45	1.56	74	0.87	1.68	37	2.52	1.91	70
Trading assets	0.42	0.52	73	0.52	0.56	70	0.38	0.49	70	0.69	1.01	65	0.30	1.19	57
Total earning assets	81.02	91.28	0	77.81	91.48	0	80.50	91.77	1	78.51	91.05	0	77.60	89.53	3
Non-interest cash and due from depository institutions	0.89	0.96	42	0.62	1	21	0.48	0.82	18	0.63	1.07	17	0.57	1.14	14
Other real estate owned	0	0.01	40	0.02	0.02	61	0	0.01	38	0.02	0.02	61	0.04	0.03	72
All other assets	18.09	7.70	99	21.58	7.44	99	19.02	7.35	98	20.86	7.82	99	21.83	9.27	96
<b>Memoranda</b>															
Short-term investments	16.21	10.28	81	9.19	11.92	40	17.55	11.47	78	9.19	11.17	48	7.07	7.63	64
U.S. Treasury securities	0.16	1.80	31	0.10	0.98	43	0.05	1.47	30	0.11	0.84	51	2.74	1.03	78
US agency securities (excluding mortgage-backed securities)	0.02	0.79	27	0.04	0.73	26	0.03	0.82	26	0.04	0.63	28	0.05	0.54	35
Municipal securities	0	1.72	6	0	1.77	7	0	1.73	6	0	1.69	16	0	1.34	15
Mortgage-backed securities	10.85	14.04	36	11.31	12.38	47	10.66	14.14	36	10.93	11.75	47	9.30	11.44	35
Asset-backed securities	0.37	0.56	62	0.16	0.35	65	0.37	0.50	67	0.06	0.32	62	0.04	0.28	60
Other debt securities	0.19	0.55	48	0.15	0.46	47	0.17	0.53	45	0.10	0.42	47	0.09	0.39	50
Loans held-for-sale	0.21	0.40	60	0.39	0.46	60	0.16	0.55	47	1.49	0.52	86	0.95	0.39	82
Loans held for investment	59.68	59.15	48	62.12	61.15	49	57.61	58.06	48	61.66	61.72	41	62.01	63.50	34
Real estate loans secured by 1-4 family	5.74	11.67	23	7.01	11.69	29	5.74	11.46	27	7.31	11.91	31	8.60	13.29	30
Revolving	2.10	1.40	70	2.56	1.51	70	2.10	1.42	66	2.63	1.66	69	3	2.07	67
Closed-end, secured by first liens	3.60	9.94	20	4.40	9.76	24	3.60	9.67	20	4.62	9.81	26	5.52	10.69	27
Closed-end, secured by junior liens	0.04	0.17	27	0.05	0.21	26	0.04	0.17	27	0.06	0.22	27	0.08	0.28	30
Commercial real estate loans	9.85	23.42	20	10.66	22.27	20	9.29	22.69	19	10.53	22.22	24	10.61	22.23	26
Construction and land development	1.80	3.49	37	1.84	3.32	34	1.59	3.34	33	1.66	3.40	31	1.34	3.44	30
Multifamily	5.01	3.52	75	5.55	3.21	80	4.72	3.57	77	5.60	3.12	82	5.75	3.01	82
Nonfarm nonresidential	3.04	15.11	12	3.27	14.77	11	2.98	14.57	12	3.27	14.72	14	3.52	14.69	18
Real estate loans secured by farmland	0	0.33	17	0	0.33	18	0	0.30	16	0	0.33	18	0	0.36	20

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	26.03	61.87	11	28.43	57.91	11	26.02	61.05	11	28.43	57.15	13	32.86	57.46	16
Real estate loans secured by 1-4 family	9.58	20.07	20	11.21	19.43	26	9.94	19.86	22	11.58	19.43	25	13.65	20.75	29
Revolving	3.51	2.35	71	4.09	2.45	75	3.63	2.43	67	4.17	2.64	71	4.76	3.15	70
Closed-end	6.07	17.49	14	7.12	16.76	18	6.31	17.24	16	7.41	16.59	19	8.89	17.39	20
Commercial real estate loans	16.44	38.39	18	17.05	35.36	21	16.08	37.86	18	16.67	34.63	21	16.85	33.52	23
Construction and land development	3	5.82	36	2.95	5.29	32	2.75	5.65	33	2.63	5.26	31	2.13	5.09	29
1-4 family	0.10	1.29	22	0.07	1.05	17	0.09	1.18	21	0.06	0.93	16	0.06	0.94	22
Other	2.90	4.49	40	2.88	4.21	37	2.66	4.40	38	2.58	4.19	33	2.07	4.02	33
Multifamily	8.37	5.66	77	8.88	5.08	82	8.17	5.78	77	8.87	4.96	83	9.13	4.69	85
Nonfarm nonresidential	5.07	25	8	5.22	23.47	9	5.16	24.56	9	5.17	22.93	10	5.59	22.15	11
Owner-occupied	1.46	8.44	14	1.49	7.93	11	1.31	8.29	13	1.50	7.68	14	1.57	7.72	17
Other	3.61	16.32	8	3.73	15.25	8	3.85	15.94	9	3.67	14.95	9	4.02	14.34	11
Real estate loans secured by farmland	0	0.59	17	0	0.56	18	0	0.54	16	0	0.54	18	0	0.55	20
Loans to depository institutions and acceptances of other banks	0.05	0.03	85	0.07	0.03	86	0.09	0.04	87	0.11	0.06	86	0.05	0.11	77
Commercial and industrial loans	14.05	18.81	38	17.32	23.16	29	14.35	18.86	41	17.07	22.17	32	17.10	19.53	47
Loans to individuals	49.67	6.52	96	45.46	6.02	96	49.07	6.24	96	45.87	6.13	95	41.47	7.13	94
Credit card loans	0.26	0.51	67	0.25	0.50	68	0.26	0.53	67	0.26	0.65	67	0.41	0.81	65
Agricultural loans	0	0.31	25	0	0.33	21	0	0.34	12	0	0.32	22	0	0.37	26
Other loans and leases	10.20	8.03	69	8.72	8.05	63	10.47	8.75	66	8.53	9.09	62	8.52	9.85	56
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	91.12	395.39	7	98.42	382.51	8	84.96	391.81	6	104.06	381.27	11	137.92	391.26	14
Real estate loans secured by 1-4 family	33.55	125.02	11	38.81	124.29	15	32.45	126.06	12	42.40	125.03	17	57.31	138.18	22
Revolving	12.29	14.84	49	14.17	16.14	53	11.85	15.44	50	15.26	17.42	52	19.99	21.26	55
Closed-end	21.26	108.83	8	24.64	106.79	10	20.60	108.85	10	27.14	106.14	13	37.31	115.20	16
Commercial real estate loans	57.57	249.33	13	59.02	237.40	12	52.51	245.88	11	61.03	234.65	14	70.71	229.44	18
Construction and land development	10.50	36.95	23	10.21	35.26	22	8.96	35.95	20	9.63	35.62	22	8.93	34.95	21
1-4 family	0.34	8.02	18	0.24	6.84	14	0.28	7.42	17	0.20	6.34	15	0.24	6.61	19
Other	10.16	28.49	25	9.97	28.01	22	8.68	28.11	20	9.43	28.16	24	8.69	27.32	25
Multifamily	29.30	37.99	50	30.73	34.02	58	26.69	38.66	45	32.47	32.74	62	38.32	31.04	70
Nonfarm nonresidential	17.76	160.85	8	18.09	157.71	8	16.86	158.05	8	18.93	155.06	10	23.46	152.10	13
Owner-occupied	5.13	53.96	11	5.17	52.99	9	4.28	52.99	11	5.50	52.37	13	6.57	53.07	16
Other	12.64	105.37	8	12.92	102.29	8	12.57	102.54	8	13.43	100.54	10	16.89	97.41	13
Real estate loans secured by farmland	0	3.46	16	0	3.50	18	0	3.22	16	0	3.44	17	0	3.60	19
Loans to depository institutions and acceptances of other banks	0.19	0.18	84	0.25	0.18	85	0.31	0.21	87	0.39	0.28	85	0.20	0.44	75
Commercial and industrial loans	49.20	113.45	17	59.95	145.22	11	46.84	114.45	15	62.48	139.91	14	71.76	122.02	28
Loans to individuals	173.89	36.67	92	157.34	35.91	91	160.20	34.55	92	167.88	37.47	93	174.04	43.51	95
Credit card loans	0.91	2.64	64	0.86	2.59	63	0.84	2.77	63	0.94	3.30	63	1.70	4.34	63
Agricultural loans	0	1.66	24	0	1.94	21	0	1.86	12	0	1.88	22	0	2.18	24
Other loans and leases	35.70	47.86	52	30.18	47.52	45	34.18	51.06	50	31.21	49.54	46	35.78	52.44	45
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	15.15	30.57	19	15.73	27.81	19	14.96	30.07	18	15.34	27.32	20	15.52	26.45	24
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	53.03	198.65	11	54.44	185.94	12	48.85	195.33	10	56.14	183.76	15	65.15	178.57	19
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	58.15	256.17	11	59.60	243.39	11	53.13	252.85	10	61.63	240.85	14	71.72	236.10	17

BHC Name

City/State

## Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	16.21	10.28	81	9.19	11.92	40	17.55	11.47	78	9.19	11.17	48	7.07	7.63	64
Liquid assets	25.56	28.10	43	20.48	27.16	30	26.69	29.03	45	20.72	26.22	36	17.50	22.44	46
Investment securities	11.66	21.67	16	11.77	18.78	23	11.30	21.63	16	11.26	17.85	24	12.23	16.99	27
Net loans and leases	55.73	59.31	37	57.62	60.99	34	53.73	58.67	34	58.23	61.58	34	60.52	63.77	31
Net loans, leases and standby letters of credit	56.60	60.12	38	58.56	61.79	35	54.55	59.49	33	59.16	62.48	33	61.57	64.84	30
Core deposits	46.36	76.85	5	45.15	73.69	6	46.86	75.71	6	44.85	70.67	10	35.52	63.09	12
Noncore funding	34	9.46	93	35.45	11.95	91	33.17	10.30	92	36.78	14.13	88	43.66	19.36	89
Time deposits of \$250K or more	0.15	1.46	5	0.28	1.96	5	0.16	1.58	5	0.35	2.11	8	0.52	2.94	7
Foreign deposits	4.63	0.32	91	3.67	0.34	91	4.05	0.34	91	3.89	0.36	90	5.98	0.43	93
Federal funds purchased and repos	3.33	1.11	86	0.22	1.22	35	3.50	1.23	84	0.22	1.47	32	0.27	1.94	30
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.14	0.44	49	0.22	0.60	47	0.16	0.54	47	0.22	0.54	48	0.27	0.48	48
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0.08	0.01	92	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	4.01	1.03	87	2.20	1.11	75	3.39	1	89	1.34	1.24	64	5.70	3.01	82
Earning assets that reprice within 1 year	49.33	36.68	82	44.04	38.67	62	47.85	37.37	77	46.24	39.38	68	44.15	39.29	65
Interest-bearing liabilities that reprice within 1 year	1.17	6.16	5	1.73	7.73	6	1.25	6.39	4	2.07	8.20	8	4.65	10.19	17
Long-term debt that reprices within 1 year	1.85	0.22	93	6.85	0.28	97	2.63	0.26	94	9.53	0.47	96	10.09	0.96	93
Net assets that reprice within 1 year	46.32	29.01	88	35.46	29.49	63	43.97	29.65	85	34.63	29.11	58	29.41	26.63	56
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	27.62	-1.97	95	38.55	-0.51	96	24.95	-2.33	94	40.19	3.20	93	52.06	14.45	95
Net short-term noncore funding dependence	-13.28	-6.65	25	-6.90	-6.88	47	-16.48	-7.71	21	-8.43	-4.76	31	3.71	3.38	42
Short-term investment / Short-term noncore funding	211.74	265.83	54	204.64	246.74	54	242.41	273.46	58	269.83	184.19	75	73.04	77.77	61
Liquid assets - short-term noncore funding / Nonliquid assets	24.06	35.38	39	20.11	30.67	37	26.53	36.68	38	21.84	28.18	46	9.49	16.97	43
Net loans and leases / Total deposits	108.96	73.06	94	113.59	76.22	94	105.22	72.79	92	115.58	79.43	93	134.58	90.31	95
Net loans and leases / Core deposits	120.20	78.05	94	127.62	83.77	92	114.65	78.25	92	129.85	88.34	90	170.41	103.93	92
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-2.01	-3.53	52	0.27	0.62	47	-0.32	0.12	28	0.86	1.57	48	0.10	0.72	28
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.68	-8.82	89	0.05	1.31	24	-0.41	-0.25	42	0.88	4.31	8	-0.04	1.36	8
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.15	73	0	0	0	-0.02	68	0	0.02	0	0	0	0	0
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	52.34	20.27	89	33.50	12.84	82	37.12	14.28	83	32.71	11.38	84	21.53	12.67	65
Available-for-sale securities	47.08	77.97	10	66.43	85.49	17	62.65	83.77	16	67.22	87.23	15	78.40	85.40	35
U.S. Treasury securities	1.41	8.39	34	0.87	5.10	50	0.41	6.70	30	1.01	4.72	53	22.37	6.15	86
US agency securities (excluding mortgage-backed securities)	0.20	3.73	30	0.31	4.35	27	0.23	4.12	27	0.35	4.01	29	0.41	3.49	36
Municipal securities	0	7.89	6	0	9.71	7	0	8.22	6	0	9.83	15	0	7.75	14
Mortgage-backed securities	93.01	65.55	92	96.08	66.67	94	94.36	66.54	96	97.07	66.64	95	76.04	67.43	54
Asset-backed securities	3.17	2.78	67	1.36	1.97	70	3.25	2.50	69	0.57	1.91	62	0.35	1.66	61
Other debt securities	1.63	3.16	51	1.31	3.05	49	1.53	3.08	50	0.93	3.01	46	0.76	2.94	50
Mutual funds and equity securities	0.58	0.30	76	0.08	0.36	44	0.23	0.29	61	0.08	0.35	40	0.07	0.40	40
Debt securities 1 year or less	25.66	8.63	88	11.03	9.29	68	21.70	7.78	87	7.75	10.55	50	20.60	11.86	79
Debt securities 1 to 5 years	1.16	18.50	4	1.54	16.09	9	1.26	18.25	6	0.97	17.03	8	4.53	17.94	27
Debt securities over 5 years	72.60	70.45	45	87.35	72.48	73	76.80	71.11	53	91.20	69.86	82	74.80	66.02	51
Pledged securities	26.39	29.79	47	21.42	33.48	35	29.18	32.26	46	20.70	35.67	34	40.97	30.57	64
Structured notes, fair value	0.44	0.08	89	0	0.05	42	0.50	0.11	89	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	85.01	-1.29	91	1.34	156.41	12	104.21	27.98	88	30	183.32	24	26.21	26.69	60
Investment securities	3.91	28.40	15	3.45	31.91	16	7.29	31.36	20	-7.98	23.62	11	27.07	11.75	82
Core deposits	7.72	14.47	36	20.87	29.18	23	11.76	16.94	37	26.22	26.88	53	4.98	11.23	34
Noncore funding	0.60	-10.65	68	-22.78	-25.09	58	-3.56	-14.79	71	-15.79	-12.18	48	16.45	6.59	73

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			27,648,128	30,883,501	30,710,400
Commit: Secured commercial real estate loans	3,855,182	3,269,935	3,779,098	3,351,471	2,841,031
Commit: Unsecured real estate loans	253,091	319,917	290,475	286,517	346,944
Credit card lines (reported semiannually, June/Dec)			1,283,495	1,199,748	1,898,076
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,346,981	1,376,479	1,314,808	1,386,640	1,570,203
Commercial and similar letters of credit	42,439	34,854	50,599	37,748	22,525
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	83,362	72,397	91,891	109,584	48,447
Credit derivatives - notional amount (holding company as beneficiary)	11,644	10,528	3,977	11,393	3,846
Credit derivative contracts w/ purchased credit protection-investment grade	11,644	10,528	3,977	11,393	3,846
Credit derivative contracts w/ purchased credit protection-noninvest grade	83,362	72,397	91,891	109,584	48,447
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	170,960	605,755	302,071	601,306	553,493
Written options contracts (interest rate)	7,257,138	11,470,432	9,808,284	12,170,759	11,124,562
Purchased options contracts (interest rate)	8,274,857	13,221,569	10,617,750	15,453,389	14,756,690
Interest rate swaps	45,127,719	45,427,627	42,834,489	43,189,535	36,115,053
Futures and forward foreign exchange	1,749,500	1,273,102	1,772,185	1,203,760	1,052,387
Written options contracts (foreign exchange)	103,479	198,706	81,675	207,140	12,737
Purchased options contracts (foreign exchange)	58,032	168,929	26,725	181,786	8,975
Foreign exchange rate swaps	3,787,434	2,935,695	4,042,585	2,982,626	2,815,521
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	114,604
Purchased options contracts (commodity and other)	0	0	0	0	114,604
Commodity and other swaps	10,005	10,005	10,005	10,005	10,005

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							17.30	22.78	39	20.67	22.01	52	20.54	23.52	50
Standby letters of credit	0.88	0.64	74	0.94	0.67	76	0.82	0.65	70	0.93	0.71	72	1.05	0.84	70
Commercial and similar letters of credit	0.03	0.02	74	0.02	0.02	71	0.03	0.02	77	0.03	0.02	75	0.02	0.02	65
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.05	0.26	56	0.05	0.28	57	0.06	0.24	58	0.07	0.35	58	0.03	0.42	57
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.18	58	0.01	0.18	59	0	0.18	58	0.01	0.30	57	0	0.52	57
Credit derivative contracts w/ purchased credit protection-investment grade	0.01	0.19	68	0.01	0.17	69	0	0.18	69	0.01	0.25	68	0	0.30	68
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.05	0.17	75	0.05	0.16	73	0.06	0.13	76	0.07	0.30	73	0.03	0.45	73
Derivative contracts	43.27	45.51	77	51.38	42.67	78	43.48	46.30	77	50.86	48.62	74	44.60	68.47	68
Interest rate contracts	39.56	33.09	78	48.25	30.32	80	39.77	32.46	79	47.79	34.36	77	41.84	47.31	73
Interest rate futures and forward contracts	0.11	4.02	45	0.41	4.59	49	0.19	3.25	46	0.40	6.21	40	0.37	10.67	45
Written options contracts (interest rate)	4.72	1.59	89	7.82	2	91	6.14	1.41	91	8.14	2.18	90	7.44	2.47	89
Purchased options contracts (interest rate)	5.38	1.35	89	9.02	1.45	92	6.64	1.31	91	10.34	1.46	92	9.87	2.65	87
Interest rate swaps	29.34	19.54	78	30.99	20.33	80	26.80	20.49	74	28.90	20.83	75	24.16	28.86	68
Foreign exchange contracts	3.71	6.48	83	3.12	6.19	83	3.71	6.30	84	3.06	6.01	81	2.60	10.12	80
Futures and forward foreign exchange contracts	1.14	3.96	78	0.87	3.83	77	1.11	3.78	77	0.81	3.47	75	0.70	5.23	69
Written options contracts (foreign exchange)	0.07	0.05	86	0.14	0.03	88	0.05	0.04	84	0.14	0.03	86	0.01	0.05	82
Purchased options contracts (foreign exchange)	0.04	0.05	85	0.12	0.04	86	0.02	0.04	82	0.12	0.04	85	0.01	0.08	82
Foreign exchange rate swaps	2.46	0.74	89	2	0.71	89	2.53	0.76	89	2	0.77	89	1.88	2.03	88
Equity, commodity, and other derivative contracts	0.01	1.07	71	0.01	0.80	70	0.01	0.92	71	0.01	1.86	67	0.16	3.32	69
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0.08	0.98	75
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0.08	0.94	73
Commodity and other swaps	0.01	0.32	77	0.01	0.27	75	0.01	0.31	77	0.01	0.32	73	0.01	0.38	72
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							29.78	44.98	34	32.43	42.82	48	33.27	45.53	46

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Derivative Instruments**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	66,539,124	75,311,820	69,495,769	76,000,306	66,678,631
Interest rate contracts .....	60,830,674	70,725,383	63,562,594	71,414,989	62,549,798
Foreign exchange contracts .....	5,698,445	4,576,432	5,923,170	4,575,312	3,889,620
Equity, commodity, and other contracts .....	10,005	10,005	10,005	10,005	239,213
<b>Derivatives Position</b>					
Futures and forwards .....	1,920,460	1,878,857	2,074,256	1,805,066	1,605,880
Written options .....	7,360,617	11,669,138	9,889,959	12,377,899	11,251,903
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	7,360,617	11,669,138	9,889,959	12,377,899	11,251,903
Purchased options .....	8,332,889	13,390,498	10,644,475	15,635,175	14,880,269
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	8,332,889	13,390,498	10,644,475	15,635,175	14,880,269
Swaps .....	48,925,158	48,373,327	46,887,079	46,182,166	38,940,579
Held for trading .....	41,326,845	39,879,412	41,412,850	39,263,255	31,147,613
Interest rate contracts .....	35,643,221	35,302,980	35,504,100	34,687,943	27,257,993
Foreign exchange contracts .....	5,683,624	4,576,432	5,908,750	4,575,312	3,889,620
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	25,212,279	35,432,408	28,082,919	36,737,051	35,531,018
Interest rate contracts .....	25,187,453	35,422,403	28,058,494	36,727,046	35,291,805
Foreign exchange contracts .....	14,821	0	14,420	0	0
Equity, commodity, and other contracts .....	10,005	10,005	10,005	10,005	239,213
Derivative contracts (excluding futures and FX 14 days or less) .....	59,296,081	63,776,253	59,730,030	63,798,825	55,496,395
One year or less .....	11,225,134	12,674,473	12,443,429	13,938,698	11,692,437
Over 1 year to 5 years .....	37,806,579	37,942,946	36,899,787	37,335,249	32,362,693
Over 5 years .....	10,264,368	13,158,834	10,386,814	12,524,878	11,441,265
Gross negative fair value (absolute value) .....	1,096,571	837,087	688,390	1,068,095	543,738
Gross positive fair value .....	723,487	904,858	661,031	1,218,889	556,265
Held for trading .....	612,892	729,084	564,075	989,814	446,488
Non-traded .....	110,595	175,774	96,956	229,075	109,777
Current credit exposure on risk-based capital derivative contracts .....	722,138	903,647	660,248	1,218,820	555,848
Credit losses on derivative contracts .....	-198	-166	-171	1,052	105
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	33	342	351	298	40
90+ days past due .....	0	5	0	0	0

BHC Name

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## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	91.42	93.91	26	93.91	94.52	27	91.46	94.17	25	93.97	94.10	30	93.81	93.44	31
Foreign exchange contracts .....	8.56	3.18	81	6.08	3.16	82	8.52	3.47	82	6.02	3.49	80	5.83	3.20	80
Equity, commodity, and other contracts .....	0.02	1.19	71	0.01	1.04	69	0.01	1.14	71	0.01	1.17	66	0.36	1.64	70
<b>Futures and forwards .....</b>															
Written options .....	2.89	10.22	46	2.49	12.82	36	2.98	11.16	42	2.38	14.05	29	2.41	13.49	34
Exchange-traded .....	11.06	6.03	76	15.49	8.11	78	14.23	6.28	80	16.29	8.18	78	16.87	5.91	86
Over-the-counter .....	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options .....	11.06	5.74	78	15.49	7.80	78	14.23	5.96	82	16.29	7.73	80	16.87	5.10	89
Exchange-traded .....	12.52	3.59	86	17.78	3.58	92	15.32	3.27	91	20.57	3.42	95	22.32	4.42	92
Over-the-counter .....	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Swaps .....	12.52	3.11	88	17.78	3.15	92	15.32	2.87	92	20.57	2.86	96	22.32	3.35	94
<b>Held for trading .....</b>															
Interest rate contracts .....	73.53	74.58	37	64.23	69.64	35	67.47	74.26	32	60.77	68.76	34	58.40	69.75	30
Foreign exchange contracts .....	62.11	38.74	56	52.95	42.14	49	59.59	40.42	54	51.66	43.53	49	46.71	44.16	47
Equity, commodity, and other contracts .....	53.57	32.48	59	46.88	36.29	52	51.09	34.15	57	45.64	36.62	50	40.88	37.24	50
<b>Non-traded .....</b>															
Interest rate contracts .....	8.54	1.60	87	6.08	1.47	88	8.50	1.68	87	6.02	1.60	87	5.83	1.60	87
Foreign exchange contracts .....	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Equity, commodity, and other contracts .....	37.89	61.26	43	47.05	57.86	50	40.41	59.58	45	48.34	56.47	50	53.29	55.84	52
Interest rate contracts .....	37.85	57.41	46	47.03	54.11	53	40.37	56.71	47	48.32	53.82	53	52.93	52.22	54
Foreign exchange contracts .....	0.02	0.37	67	0	0.45	33	0.02	0.40	67	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0.02	0.11	83	0.01	0.12	81	0.01	0.09	82	0.01	0.10	79	0.36	0.13	86
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	89.11	92.63	24	84.68	90.92	26	85.95	92.53	25	83.95	91.48	25	83.23	93.86	17
Over 1 year to 5 years .....	16.87	27.97	48	16.83	26.80	50	17.91	27.56	50	18.34	32.05	46	17.54	32.17	43
Over 5 years .....	56.82	26.35	88	50.38	28.69	84	53.10	27.01	85	49.13	27.06	84	48.54	30.45	77
Gross negative fair value (absolute value) .....	15.43	29.53	35	17.47	30.03	36	14.95	29.89	35	16.48	29.56	36	17.16	28.09	41
Gross positive fair value .....	1.65	1.21	72	1.11	1.21	55	0.99	0.98	52	1.41	1.55	55	0.82	0.83	51
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	1.09	1.52	41	1.20	1.70	27	0.95	1.34	28	1.60	2.23	36	0.83	1.19	36
Gross positive fair value (X) .....	0.05	0.06	72	0.04	0.05	69	0.03	0.04	66	0.05	0.07	67	0.03	0.06	69
Held for trading (X) .....	0.03	0.06	60	0.04	0.07	54	0.03	0.05	54	0.06	0.09	53	0.03	0.07	49
Non-traded (X) .....	0.03	0.04	73	0.04	0.05	61	0.02	0.04	63	0.05	0.07	58	0.02	0.06	58
Current credit exposure (X) .....	0.01	0.01	47	0.01	0.01	51	0	0.01	46	0.01	0.02	56	0.01	0.01	62
Credit losses on derivative contracts .....	0.03	0.04	70	0.04	0.05	60	0.03	0.04	60	0.06	0.06	58	0.03	0.05	51
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	95	0	0	96	0	0	96	0	0	95	0	0	95
90+ days past due .....	0	0	47	0	0	95	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.65	0.47	75	0.81	0.61	69	0.59	0.46	73	1.06	0.85	69	0.47	0.73	66

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	6,461,410	7,338,493	7,338,493	3,646,189	3,897,130
Gross losses	897,204	867,018	3,011,399	3,772,354	5,549,983
Write-downs, transfers to loans held-for-sale	0	8,744	18,514	0	11,532
Recoveries	611,552	590,547	2,299,304	2,103,839	3,008,210
Net losses	285,652	276,471	712,095	1,668,515	2,541,773
Provision for loan and lease losses	229,473	98,133	-164,988	2,824,937	2,290,832
Adjustments	0	0	0	2,535,882	0
Ending balance	6,405,231	7,160,155	6,461,410	7,338,493	3,646,189
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.59	0.04	93	0.27	-0.11	95	-0.11	-0.09	41	1.89	0.51	96	1.61	0.15	96
Provision for loan and lease losses / Average loans and leases	1	0.06	94	0.42	-0.20	94	-0.18	-0.16	42	2.97	0.82	96	2.48	0.24	96
Provision for loan and lease losses / Net loan and lease losses	80.33	49.50	57	35.49	-168.35	67	-23.17	-105.48	58	169.31	487.86	13	90.13	130.58	16
Allowance for loan and lease losses / Total loans and leases not held for sale	6.98	1.20	97	7.86	1.49	97	7.02	1.23	97	7.97	1.58	97	3.93	0.83	98
Allowance for loan and lease losses / Total loans and leases	6.95	1.17	97	7.81	1.47	97	7	1.20	97	7.78	1.55	97	3.87	0.81	98
Allowance for loan and lease losses / Net loans and leases losses (X)	5.61	38.27	22	6.47	18.09	32	9.07	21.39	39	4.40	11.58	26	1.43	8.03	7
Allowance for loan and lease losses / Nonaccrual assets	383.53	355.27	72	487.46	291.29	84	331.74	364.13	61	410.24	299.17	75	162.37	218.72	53
ALLL / 90+ days past due + nonaccrual loans and leases	391.79	284.19	78	500.62	246.27	87	339.64	287.08	71	409.97	244.34	82	160.59	151.73	66
Gross loan and lease losses / Average loans and leases	3.91	0.17	99	3.71	0.24	98	3.24	0.19	98	3.96	0.34	98	6.01	0.28	98
Recoveries / Average loans and leases	2.66	0.07	99	2.53	0.08	99	2.48	0.08	99	2.21	0.07	99	3.26	0.08	99
Net losses / Average loans and leases	1.24	0.09	97	1.18	0.16	96	0.77	0.11	96	1.75	0.27	95	2.75	0.21	97
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0.01	0	97	0.02	0	93	0	0	44	0.01	0	88
Recoveries / Prior year-end losses	20.31	10.98	86	15.65	7.39	89	60.95	34.67	84	37.91	33.98	67	59.18	36.22	85
Earnings coverage of net loan and lease losses (X)	3.53	38.54	25	4.62	25.70	18	6.38	39.72	18	1.23	22.91	10	1.50	24.40	7

#### Net Loan and Lease Losses By Type

Real estate loans	-0.04	-0.01	14	0.14	0.03	84	0.07	0.02	84	0.07	0.04	73	0.04	0.01	78
Real estate loans secured by 1-4 family	-0.10	-0.02	8	0.02	-0.01	80	-0.04	-0.02	23	0.03	0.01	73	-0.08	0.01	5
Revolving	-0.13	-0.08	24	0.04	-0.03	81	-0.07	-0.07	29	0.04	0.01	72	0.06	0.02	72
Closed-end	-0.08	-0.02	7	0.01	-0.01	77	-0.03	-0.01	29	0.02	0	75	-0.16	0	2
Commercial real estate loans	0	0	36	0.21	0.05	84	0.14	0.04	86	0.09	0.07	69	0.04	0.01	78
Construction and land development	-0.01	-0.02	34	0	0	57	-0.05	0	14	0	0	59	0	-0.01	72
1-4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	-0.01	-0.01	29	0	0	57	-0.05	0	14	0	0	57	0	-0.01	76
Multifamily	0	0	57	0.26	0	96	0.22	0.01	96	0.04	0	95	0	0	81
Nonfarm nonresidential	0	0.01	43	0.24	0.07	85	0.12	0.05	81	0.23	0.11	81	0.13	0.02	93
Owner-occupied	0	0	36	0.10	0.01	94	0.04	0.01	86	0.17	0.02	95	0.13	0.01	96
Other	0	0	54	0.14	0.06	84	0.08	0.04	80	0.06	0.08	64	0.01	0.01	62
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	-0.05	0.11	14	0.17	0.20	56	0.35	0.17	82	0.78	0.47	80	0.75	0.37	83
Loans to individuals	2.53	0.70	96	2.52	1.06	86	1.43	0.71	85	3.51	1.13	90	6.17	1.17	99
Credit card loans	1.81	1.88	48	2.60	2.41	50	2.08	1.84	61	7.79	2.92	93	7.89	3.11	94
Agricultural loans	0	0	54	0	0.02	50		0.02		20	0.19	99	-17.55	0.08	1
Loans to foreign governments and institutions		0		0	0			0			0			0	
Other loans and leases	0.02	0.16	53	-0.04	0.09	8	0.02	0.10	50	0.06	0.15	55	0.02	0.15	41

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## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	2,590,393	1,726,199	2,802,632	2,522,745	3,562,824
90+ days past due loans and leases	2,606	2,573	2,314	52,863	93,137
Nonaccrual loans and leases	1,632,270	1,427,692	1,900,129	1,737,132	2,177,404
Total past due and nonaccrual loans and leases	4,225,269	3,156,464	4,705,075	4,312,740	5,833,365
Restructured 30–89 days past due	648,980	556,463	758,986	674,313	1,003,848
Restructured 90+ days past due	25	32	11	5,273	3,959
Restructured nonaccrual	530,284	511,902	646,677	583,317	695,072
Total restructured loans and leases	1,179,289	1,068,397	1,405,674	1,262,903	1,702,879
30–89 days past due loans held for sale	127	2,211	2,080	81,353	69,909
90+ days past due loans held for sale	0	0	0	49,814	87,039
Nonaccrual loans held for sale	809	98,636	533	118,684	6,665
Total past due and nonaccrual loans held for sale	936	100,847	2,613	249,851	163,613
Restructured loans and leases in compliance	2,679,274	3,808,643	2,844,327	3,193,853	2,666,772
Other real estate owned	4,322	24,909	3,724	29,799	66,828
<b>Other Assets</b>					
30–89 days past due	97,903	117,887	117,515	125,926	169,924
90+ days past due	0	0	0	0	0
Nonaccrual	37,806	41,185	47,602	51,700	68,159
Total other assets past due and nonaccrual	135,709	159,072	165,117	177,626	238,083

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases	2.81	0.32	98	1.88	0.33	97	3.04	0.32	98	2.67	0.39	98	3.79	0.43	98
90+ days past due loans and leases	0	0.10	31	0	0.11	27	0	0.10	25	0.06	0.12	56	0.10	0.15	62
Nonaccrual loans and leases	1.77	0.44	97	1.56	0.65	91	2.06	0.46	97	1.84	0.66	93	2.31	0.51	97
90+ days past due and nonaccrual loans and leases	1.78	0.59	93	1.56	0.82	86	2.06	0.62	95	1.90	0.85	89	2.41	0.71	94
30–89 days past due restructured	0.70	0.01	99	0.61	0.01	99	0.82	0.01	99	0.71	0.01	99	1.07	0.01	99
90+ days past due restructured	0	0	63	0	0	61	0	0	61	0.01	0.01	81	0	0.01	76
Nonaccrual restructured	0.58	0.10	97	0.56	0.13	96	0.70	0.10	99	0.62	0.13	96	0.74	0.14	96
30–89 days past due loans held for sale	0	0	80	0	0	88	0	0	82	0.09	0	96	0.07	0	96
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0.05	0	93	0.09	0	96
Nonaccrual loans held for sale	0	0	81	0.11	0	95	0	0	83	0.13	0.01	96	0.01	0	87
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets	2.91	0.32	98	2.01	0.33	97	3.16	0.32	98	2.80	0.40	98	3.96	0.43	98
90+ days past due assets	0	0.10	29	0	0.11	26	0	0.10	22	0.06	0.12	55	0.10	0.15	61
Nonaccrual assets	1.81	0.45	97	1.60	0.66	91	2.11	0.47	97	1.89	0.67	93	2.38	0.53	97
30+ days past due and nonaccrual assets	4.73	0.94	97	3.61	1.18	94	5.27	0.97	96	4.75	1.29	96	6.43	1.19	98
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	1.09	0.35	94	1	0.50	87	1.22	0.36	96	1.23	0.52	89	1.56	0.44	94
90+ days past due and nonaccrual assets + other real estate owned	1.09	0.36	94	1.02	0.53	87	1.22	0.37	94	1.25	0.55	89	1.61	0.48	94
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	3.23	0.41	98	3.97	0.58	99	3.45	0.41	99	3.77	0.60	98	3.96	0.53	98
Allowance for loan and lease losses	77.51	62.77	70	81.25	69.27	70	85.23	62.64	76	76.86	66.66	71	162.33	115.41	79
Equity capital + allowance for loan and lease losses	17.51	3.67	96	21.07	5.03	95	19.01	3.60	97	20.72	4.97	96	23.06	4.28	96
Tier 1 capital + allowance for loan and lease losses	18.17	4.23	95	20.80	5.96	94	18.58	4.30	96	20.60	6.05	95	26.39	5.65	94
Loans and leases + other real estate owned	5.39	0.69	97	6.35	0.97	98	5.96	0.71	98	5.98	0.97	97	6.28	0.85	97

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.34	0.26	66	0.52	0.31	81	0.37	0.26	70	1	0.39	90	0.84	0.38	90
90+ days past due	0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	14	0	0.16	13
Nonaccrual	1.37	0.51	88	1.69	0.76	87	1.44	0.52	89	1.61	0.76	87	1.09	0.46	91
Commercial and industrial															
30–89 days past due	0.17	0.26	47	0.20	0.22	59	0.18	0.24	51	0.41	0.23	79	0.28	0.31	57
90+ days past due	0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0	0.05	29
Nonaccrual	0.71	0.53	73	0.82	0.69	66	0.58	0.57	61	0.75	0.75	57	1.05	0.83	67
Individuals															
30–89 days past due	5.26	0.67	99	3.58	0.53	98	5.77	0.63	98	4.92	0.83	99	8.22	0.83	99
90+ days past due	0.01	0.08	49	0.01	0.11	44	0.01	0.09	46	0.12	0.14	62	0.24	0.17	73
Nonaccrual	2.65	0.16	98	2.04	0.22	95	3.25	0.17	97	2.73	0.28	94	4.25	0.17	97
Depository institution loans															
30–89 days past due	0	0	45	0	0.01	44	0	0.01	45	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	50	0	0	47	0	0	46	0	0	49
Nonaccrual	0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due	0	0.16	31	0	0.17	31		0.07		0	0.17	28	0	0.24	26
90+ days past due	0	0	42	0	0	44		0		0	0	44	0	0	42
Nonaccrual	0	0.71	26	0	0.44	25		0.70		94.10	0.49	98	0	0.67	22
Foreign governments															
30–89 days past due		0			0.03			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.88	0.13	94	0.85	0.13	93	0.81	0.12	92	0.75	0.18	87	0.57	0.20	84
90+ days past due	0	0.01	68	0	0.01	72	0	0.01	34	0	0.01	72	0	0.01	30
Nonaccrual	0.01	0.08	53	0.09	0.15	60	0.02	0.09	56	0.07	0.15	58	0.19	0.13	72

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.84	0.44	83	0.96	0.47	86	0.91	0.46	83	1.47	0.65	87	1.17	0.67	85
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	2.22	0.68	93	1.76	0.88	89	2.26	0.71	91	1.52	0.89	82	1.17	0.73	80
Revolving	30-89 days past due	0.44	0.27	75	0.36	0.31	68	0.37	0.28	65	0.51	0.48	54	0.69	0.45	76
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	2.19	1.02	82	1.81	1.31	78	2.12	1.18	80	1.89	1.13	80	1.74	1	80
Closed-end	30-89 days past due	1.07	0.46	90	1.31	0.48	92	1.23	0.49	90	2.02	0.65	92	1.42	0.70	88
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	2.24	0.66	93	1.73	0.85	89	2.34	0.67	93	1.32	0.87	79	0.87	0.70	69
Junior lien	30-89 days past due	0.02	0.01	82	0.02	0.01	80	0.03	0.01	85	0.05	0.02	88	0.05	0.02	79
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.11	0.03	92	0.09	0.05	77	0.09	0.03	85	0.09	0.04	79	0.11	0.04	84
Commercial real estate	30-89 days past due	0.04	0.16	27	0.22	0.22	61	0.03	0.15	27	0.47	0.26	77	0.40	0.18	86
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.87	0.37	87	1.04	0.62	80	0.94	0.38	87	0.96	0.62	73	0.33	0.23	72
Construction and development	30-89 days past due	0.03	0.19	45	0.07	0.22	48	0.07	0.17	56	0.12	0.28	53	2.17	0.28	94
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.08	0.17	55	0.09	0.50	46	0.08	0.20	56	0.09	0.41	46	0.10	0.20	53
1-4 family	30-89 days past due	0.03	0.03	73	0.07	0.03	76	0.06	0.02	82	0.11	0.03	84	0.21	0.06	87
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.06	0.02	84	0.07	0.02	86	0.06	0.01	86	0.06	0.03	82	0.08	0.02	87
Other	30-89 days past due	0	0.14	41	0	0.16	36	0	0.13	44	0.01	0.22	33	1.96	0.20	94
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.02	0.14	46	0.02	0.43	33	0.02	0.16	47	0.03	0.35	34	0.02	0.17	39
Multifamily	30-89 days past due	0	0.06	29	0.23	0.08	79	0	0.07	57	0.50	0.09	92	0.11	0.08	73
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	1.30	0.12	96	0.89	0.13	91	1.37	0.17	94	0.86	0.11	93	0.06	0.05	69
Nonfarm non-residential	30-89 days past due	0.11	0.13	59	0.28	0.20	70	0.06	0.13	49	0.58	0.23	84	0.20	0.14	73
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.63	0.45	71	1.83	0.78	89	0.72	0.45	75	1.57	0.80	84	0.87	0.28	91
Owner Occupied	30-89 days past due	0.03	0.04	45	0.04	0.06	53	0.05	0.04	64	0.26	0.07	92	0.12	0.07	76
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.28	0.17	73	0.89	0.32	91	0.33	0.17	81	0.54	0.27	83	0.56	0.16	92
Other	30-89 days past due	0.09	0.08	71	0.24	0.12	76	0.01	0.08	44	0.33	0.14	80	0.08	0.07	66
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.35	0.24	69	0.94	0.40	84	0.39	0.23	74	1.03	0.44	83	0.32	0.10	87
Farmland	30-89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due	1.26	0.87	76	0.99	0.75	63	0.95	0.81	56	1.26	0.95	72	1.84	1.19	86
	90+ days past due	1.09	0.45	85	1.11	0.56	75	0.97	0.45	81	1.24	0.63	80	1.58	0.78	81
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0.41	0.11	85

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	17,291,775	17,875,938	17,875,938	17,876,818	17,954,441
Retained earnings	6,459,630	4,088,716	6,182,671	3,451,057	4,155,226
Accumulated other comprehensive income (AOCI)	-789,291	-17,599	-188,110	166,295	-88,207
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	22,962,114	21,947,055	23,870,499	21,494,170	22,021,460
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	3,175,752	2,944,554	2,990,546	2,959,673	4,717,800
Accumulated other comprehensive income-related adjustments	-789,291	-17,599	-188,110	166,295	-88,207
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	20,575,653	19,020,100	21,068,063	18,368,202	17,391,867
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	20,575,653	19,020,100	21,068,063	18,368,202	17,391,867
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	344,978	1,788,449	2,106,806	1,679,893	1,389,003
Additional tier 1 capital before deductions	344,978	1,788,449	2,106,806	1,679,893	1,389,003
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	344,978	1,788,449	2,106,806	1,679,893	1,389,003
<b>Tier 1 Capital</b>	20,920,631	20,808,549	23,174,869	20,048,095	18,780,870
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	500,000	0	500,000	0	602
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	126,098	229,672	132,258	187,186
Allowance for loan and lease losses in tier 2 capital	1,427,801	1,435,048	1,428,412	1,478,221	1,511,809
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	1,927,801	1,561,146	2,158,084	1,610,479	1,699,597
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,927,801	1,561,146	2,158,084	1,610,479	1,699,597
Exited advanced approach tier 2 capital					
Total capital	22,848,432	22,369,695	25,332,953	21,658,574	20,480,467
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	157,480,701	149,533,192	157,419,752	148,582,664	147,774,560
Less: Deductions from common equity tier 1 capital	3,175,752	2,944,554	2,990,546	2,959,673	4,717,800
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	154,304,949	146,588,638	154,429,206	145,622,991	143,056,760
Total risk-weighted assets	111,180,838	111,868,204	111,819,655	115,205,746	118,898,213
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	18.51	12.18	94	17	12.54	91	18.84	12.37	94	15.94	12.35	89	14.63	12.11	84
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	18.82	12.88	94	18.60	13.31	93	20.73	13.11	96	17.40	13.08	89	15.80	12.78	84
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	20.55	14.72	94	20	15.37	92	22.66	14.91	96	18.80	15.23	88	17.23	14.36	84
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	13.56	9.06	97	14.20	9.15	97	15.01	8.98	99	13.77	9.13	96	13.13	9.76	94
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0		
Total property and casualty assets .....	0	0	0	0	0		
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity .....	0	0	0	0	0		
Total property and casualty equity .....	0	0	0	0	0		
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	0	0	0	0	0		
Total property and casualty .....	0	0	0	0	0		
Total life and health .....	0	0	0	0	0		
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Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	36	5	36	1,152	2,115	620.00	-97.05
Other insurance activities income .....	36	5	36	1,152	2,115	620.00	-97.05
Insurance and reinsurance underwriting income .....	0	0	0	0	0		
Premiums .....	0	0	0	0	0		
Credit related insurance underwriting .....	0	0	0	0	0		
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0		
Life insurance assets .....	1,948,755	1,916,961	1,942,098	1,908,806	1,860,847	1.66	10.03

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	50.48			54.39			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	49.52			45.61			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets .....	11.64			12.21			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income .....	0	0.38	33	0	0.38	24	0	0.36	23	0.01	0.41	32	0.02	0.47	37
Premium income / Insurance activities revenue .....	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income .....	37.50			33.33			32.99			38.23			34.91		
Other premium income / Total premium income .....	62.50			66.67			67.01			61.77			65.09		
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Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C) .....	25.60			22.15			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H) .....	150.40			3.56			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums .....	2,703.20			1,367.96			927.51			447.82			233.61		
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Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	7.13	12.22	31	6.85	11	35	6.55	12	29	6.97	11.03	36	8.30	11.51	41
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	3,941,651						3,611,895								
Net assets of broker-dealer subsidiaries / Consolidated assets .....	2.56	0.46	91	0	0.50	37	2.26	0.46	90	0	0.75	37	0	1.39	34

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	5,971,414	4,895,060	5,856,890	4,754,166	5,124,025
Real estate loans	4,767	8,615	5,757	9,269	9,828
Commercial and industrial loans	458,718	509,971	480,191	471,978	524,380
Loans to depository institutions and other banks acceptances	48,932	67,001	87,001	101,001	45,000
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	258,527
Agricultural loans	0	0	0	287	0
Other foreign loans	5,458,997	4,309,473	5,283,941	4,171,631	4,286,290
Lease financing receivables	0	0	0	0	0
Debt securities	99,976	100,168	100,139	0	0
Interest-bearing bank balances	2,098,392	1,474,942	1,776,811	2,329,425	2,178,512
Total selected foreign assets	8,169,782	6,470,170	7,733,840	7,083,591	7,302,537
Total foreign deposits	7,125,705	5,379,974	6,467,665	5,808,354	8,935,064
Interest-bearing deposits	1,251,547	1,044,399	1,069,964	948,574	4,724,117
Non-interest-bearing deposits	5,874,158	4,335,575	5,397,701	4,859,780	4,210,947

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans	1.10	0.70	75	1.75	0.69	78	1.57	0.66	77	4.45	0.87	88	6.51	1.25	91
Cost: Interest-bearing deposits	0.22	0.14	74	0.09	0.13	55	0.12	0.14	59	0.62	0.42	78	1.05	1.19	46

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.72			0.37			0.20		25.99	5.18	85	160.35	27.03	85
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Growth Rates</b>															
Net loans and leases	21.99	10.28	73	-1.94	-6.17	63	23.19	6.83	77	-7.22	-2.40	44	-4.01	22.48	44
Total selected assets	26.27	17.19	73	-23.78	-2.56	25	9.18	9.48	67	-3	2.04	44	-8.36	12.40	32
Deposits	32.45	-5.48	89	-45.75	2.95	10	11.35	0.73	85	-34.99	3.46	16	2.82	10.36	40

BHC Name

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**Servicing, Securitization and Asset Sale Activities—Part 1**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	2,039,730	3,715,663	2,378,715	2,235,406	2,650,299	-45.10	-37.14
1-4 family residential loans	0	0	0	0	237,446		-100.00
Home equity lines	5,750	7,149	6,212	7,900	10,598	-19.57	-75.66
Credit card receivables	0	0	0	0	0		
Auto loans	2,033,980	3,708,514	2,372,503	2,227,506	2,402,255	-45.15	-30.91
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	1.33	2.53	1.49	1.50	1.77		
1-4 family residential loans	0	0	0	0	0.16		
Home equity lines	0	0	0	0.01	0.01		
Credit card receivables	0	0	0	0	0		
Auto loans	1.32	2.53	1.48	1.49	1.61		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans	5.94	6.84	6.15	7.24	8.89		
Home equity lines	3.44	3.94	3.55	4.08	4.64		
Credit card receivables	0.25	0.24	0.25	0.25	0.39		
Auto loans and other consumer loans	50.36	47.16	49.94	45.75	41.12		
Commercial and industrial loans	13.75	16.64	13.99	16.68	16.63		
All other loans and leases	26.26	25.17	26.13	26.01	28.32		

BHC Name

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**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0	0	0	0	0
1–4 family residential loans.....					0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....					
Auto loans.....	0	0	0	0	0
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.09	0.13	0.08	0.14	0.31

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans.....	0	0	0	0	12,516		-100.00
Home equity lines.....	492	447	271	416	1,034	10.07	-63.01
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	71,039	44,981	86,323	61,932	128,503	57.93	-35.23
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	71,531	45,428	86,594	62,348	142,053	57.46	-44.61
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans.....	0	0	0	0	0		-100.00
Home equity lines.....	1,574	1,755	1,745	2,281	3,557	-10.31	-86.06
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	6,125	4,659	9,032	5,955	14,805	31.47	-51.65
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	7,699	6,414	10,777	8,236	18,362	20.03	-76.81
Total past due securitized assets.....	79,230	51,842	97,371	70,584	160,415	52.83	-51.20
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	114	126	179	943	909	-9.52	-81.46
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	5,287	4,108	14,545	36,530	93,491	28.70	-78.07
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	5,401	4,234	14,724	37,473	94,400	27.56	-78.16

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					5.27
Home equity lines	8.56	6.25	4.36	5.27	9.76
Credit card receivables					
Auto loans	3.49	1.21	3.64	2.78	5.35
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	3.51	1.22	3.64	2.79	5.36
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					0
Home equity lines	27.37	24.55	28.09	28.87	33.56
Credit card receivables					
Auto loans and other consumer loans	0.30	0.13	0.38	0.27	0.62
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.38	0.17	0.45	0.37	0.69
Total past due securitized assets percent of securitized assets	3.88	1.40	4.09	3.16	6.05
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					0
Home equity lines	7.93	7.05	2.88	11.94	8.58
Credit card receivables					
Auto loans	1.04	0.44	0.61	1.64	3.89
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	1.06	0.46	0.62	1.68	3.56
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	1.07	1.31	1.23	2.02	1.53
Home equity lines	0.45	0.37	0.37	0.52	0.71
Credit card receivables	1.26	0.99	0.95	1.26	1.84
Commercial and industrial loans	0.17	0.20	0.18	0.41	0.28
All other loans and leases	3.32	2.14	3.58	3.13	4.75
Total managed loans past due 30–89 days	2.83	1.86	3.05	2.68	3.83
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0.05	0.05	0.05	0.06	0.08
Credit card receivables	1.09	1.11	0.97	1.24	1.58
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0.07	0.13
Total managed loans past due 90+ days	0.01	0.01	0.01	0.06	0.12
<b>Total Past Due Managed Assets</b>					
	2.84	1.87	3.06	2.74	3.94
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	-0.08	0.01	-0.03	0.02	-0.15
Home equity lines	-0.12	0.06	-0.06	0.07	0.08
Credit card receivables	1.81	2.60	2.08	7.79	7.89
Commercial and industrial loans	-0.05	0.17	0.35	0.78	0.75
All other loans and leases	1.60	1.55	0.92	2.19	3.57
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					
	1.24	1.18	0.77	1.77	2.72

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Peer #

**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	8,460	7,223	36,070	33,409	32,128	17.13	-20.16
Dividends .....	0	0	0	0	0		
Interest .....	1,470	521	3,962	2,361	3,930	182.15	32.43
Management and service fees .....	6,990	6,702	32,108	31,048	28,198	4.30	-26.31
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	70,787	81,454	313,194	318,989	234,306	-13.10	448.10
Dividends .....	0	0	0	0	0		
Interest .....	64,349	75,257	285,883	295,261	169,105	-14.49	1295.55
Management and service fees .....	6,438	6,197	27,311	23,728	20,659	3.89	22892.86
Other income .....	0	0	0	0	44,542		-100.00
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	79,247	88,677	349,264	352,398	266,434	-10.63	237.06
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	1,406	7,683	15,196	94,344	2,806	-81.70	-69.17
Total operating income .....	80,653	96,360	364,460	446,742	269,240	-16.30	187.31
<b>Operating Expenses</b>							
Personnel expenses .....	10,458	8,419	40,344	32,393	52,881	24.22	-71.68
Interest expense .....	86,964	94,339	368,570	380,890	341,461	-7.82	146.25
Other expenses .....	57,697	50,167	238,923	228,654	218,961	15.01	21.74
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	155,119	152,925	647,837	641,937	613,303	1.43	29.66
Income (loss) before taxes .....	-74,466	-56,565	-284,267	-195,195	-344,063		
Applicable income taxes (credit) .....	-5,587	1,137	-38,800	-275,290	-38,732		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	-68,879	-57,702	-245,467	80,095	-305,331		
Equity in undistributed income of subsidiaries .....	684,974	804,749	3,227,828	-920,459	1,058,501	-14.88	289.05
Bank subsidiaries .....	137,094	154,691	503,075	-1,282,781	387,938	-11.38	70.98
Nonbank subsidiaries .....	547,880	650,058	2,724,753	358,881	667,305	-15.72	476.47
Subsidiary holding companies .....	0	0	0	3,441	3,258		-100.00
Net income (loss) .....	616,095	747,047	2,982,361	-840,364	753,170	-17.53	444.83
<b>Memoranda</b>							
Bank net income .....	137,094	154,691	503,075	-1,282,781	387,938	-11.38	70.98
Nonbank net income .....	547,880	650,058	2,724,753	358,881	667,305	-15.72	476.47
Subsidiary holding companys' net income .....	0	0	0	3,441	3,258		-100.00

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## Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change		
									1-Year	5-Year	
<b>Assets</b>											
Investment in bank subsidiaries .....	10,074,940	31.17	9,697,830	30.97	10,485,983	32.31	9,297,998	11,674,306	3.89	-11.06	
Common and preferred stock .....	9,052,121	28.01	9,245,053	29.52	9,405,335	28.98	9,244,620	11,617,397	-2.09	-18.73	
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	1,000,000	3.09	400,001	1.28	1,000,000	3.08	0	12	150.00		
Other receivables .....	22,819	0.07	52,776	0.17	80,648	0.25	53,378	56,897	-56.76	-87.97	
Investment in nonbank subsidiaries .....	18,067,942	55.90	17,432,033	55.66	17,901,392	55.16	17,229,279	17,135,137	3.65	87.42	
Common and preferred stock .....	11,799,843	36.51	9,640,472	30.78	11,276,636	34.75	9,125,825	10,145,982	22.40	62.38	
Excess cost over fair value .....	1,223,987	3.79	1,247,487	3.98	1,229,862	3.79	1,254,672	1,293,886	-1.88	-13.47	
Loans, advances, notes, and bonds .....	5,010,000	15.50	6,500,000	20.76	5,350,000	16.48	6,800,000	5,650,000	-22.92	427.37	
Other receivables .....	34,112	0.11	44,074	0.14	44,894	0.14	48,782	45,269	-22.60	274.40	
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	165,115		-100.00	
Common and preferred stock .....	0	0	0	0	0	0	0	165,115		-100.00	
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0			
Securities .....	64,152	0.20	1,042	0	152	0	1,042	1,042	6056.62	-93.53	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	3,586,004	11.09	3,740,463	11.94	3,550,193	10.94	4,081,575	3,125,760	-4.13	18.24	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment .....	14,400	0.04	21,568	0.07	17,300	0.05	870	4,785	-33.23	11.55	
Intangible assets .....	50,441	0.16	54,347	0.17	53,139	0.16	58,805	69,118	-7.19	-47.07	
Other assets .....	463,467	1.43	369,754	1.18	446,529	1.38	355,335	332,727	25.34	133.13	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0			
Total assets .....	32,321,346	100.00	31,317,037	100.00	32,454,688	100.00	31,024,904	32,507,990	3.21	27.00	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	125,000	0			
Other borrowings 1 year or less .....	1,719,890	5.32	1,198,578	3.83	706,795	2.18	491,410	1,111,861	43.49	186.94	
Borrowings with maturity over 1 year .....	7,694,252	23.81	9,336,001	29.81	8,415,414	25.93	10,040,623	8,835,940	-17.59	67.96	
Subordinated notes and debentures .....	500,000	1.55	0	0	500,000	1.54	0	0			
Other liabilities .....	288,486	0.89	279,105	0.89	286,458	0.88	309,128	485,972	3.36	135.09	
Balance due to subsidiaries and related institutions .....	174,266	0.54	197,041	0.63	173,928	0.54	315,021	194,731	-11.56	-56.26	
Total liabilities .....	10,376,894	32.11	11,010,725	35.16	10,082,595	31.07	11,281,182	10,628,504	-5.76	82.00	
Equity Capital .....	21,944,452	67.89	20,306,312	64.84	22,372,093	68.93	19,743,722	21,879,486	8.07	11.13	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		-100.00	
Common stock .....	0	0	0	0	0	0	0	0			
Common surplus .....	17,291,775	53.50	17,734,726	56.63	17,734,727	54.64	17,735,607	17,813,229	-2.50	4.28	
Retained earnings .....	4,652,677	14.40	2,571,586	8.21	4,637,366	14.29	2,008,115	4,066,374	80.93	56.63	
Accumulated other comprehensive income .....	0	0	0	0	0	0	0	-117			
Other equity capital components .....	0	0	0	0	0	0	0	0			
Total liabilities and equity capital .....	32,321,346	100.00	31,317,037	100.00	32,454,688	100.00	31,024,904	32,507,990	3.21	27.00	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	152,346	0.47	151,321	0.48	152,026	0.47	150,981	148,748	0.68	-59.43	
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		-100.00	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0			

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**Parent Company Analysis—Part 1**

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	10.60	9.94	60	13.86	12.54	64	12.90	11.94	65	-3.83	7.29	6	3.05	9.68	8
Bank net income / Average equity investment in banks	5.94	10.44	11	6.69	12.55	5	5.38	11.80	4	-12.33	7.45	5	3.37	10.51	6
Nonbank net income / Average equity investment in nonbanks	17.17	11.36	69	24.45	12.53	77	23.79	13.12	76	3.48	9.75	46	6	7.89	56
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11		3.39	7.01	29	1.99	8.55	14
Bank net income / Parent net income	22.25	97.54	11	20.71	95.97	11	16.87	96.79	10		88.16		51.51	82.22	19
Nonbank net income / Parent net income	88.93	3.43	98	87.02	2.83	99	91.36	3.40	99		3.59		88.60	5.93	95
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34		0.43	74	3
<b>Leverage</b>															
Total liabilities / Equity capital	47.29	16.87	89	54.22	17.74	89	45.07	16.81	88	57.14	20.06	88	48.58	20.43	84
Total debt / Equity capital	45.18	11.65	90	51.88	11.90	90	43.01	11.71	89	53.98	14.41	89	45.47	14.31	84
Total debt + notes payable to subs that issued TPS / Equity capital	45.18	13.71	90	51.88	14.30	90	43.01	13.63	89	53.98	16.67	89	45.47	16.36	84
Total debt + Loans guaranteed for affiliate / Equity capital	45.18	11.72	90	51.88	12.02	90	43.01	11.77	89	53.98	14.68	89	45.47	14.56	84
Total debt / Equity capital – excess over fair value	47.85	11.75	90	55.27	12	91	45.51	11.81	89	57.64	14.52	89	48.32	14.51	85
Long-term debt / Equity capital	37.34	11.08	88	45.98	11.33	90	39.85	10.95	89	50.85	13.56	89	40.38	13.04	84
Short-term debt / Equity capital	7.84	0.49	97	5.90	0.52	93	3.16	0.57	87	3.12	0.77	85	5.08	1.02	86
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	5.58	0.07	97	6.14	0.10	96	5.50	0.05	97	6.35	0.08	96	5.91	0.12	96
Long-term debt / Consolidated long-term debt	24	40.81	32	23.20	35.48	38	24.92	39.86	33	22.70	34.67	37	20.93	28.44	46
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	100.60	103.47	44	99.15	102.85	26	97.94	103.22	19	99.40	102.81	28	106.14	103.22	69
Total investment in subs / Equity capital	128.25	108.45	89	133.60	108.21	89	126.89	108.40	87	134.36	110.16	86	132.43	111.07	84
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.05	0.38	43	-0.06	0.22	27	-0.15	0.29	23		0.47		1.78	0.36	94
Equity investment in subs – equity cap / Net income-div (X)	0.05	1.31	7		0.74			1.05			1.82		3.80	1.22	90
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	61.58	129.62	26	67.63	111.20	31	66.82	152.85	13	98.35	136.59	26	33.52	177.68	4
Cash from ops + noncash items + op expense / Op expense + dividend	1,391.89	125.04	99	110.10	98.58	55	133.67	154.48	46	109.54	147.24	33	101.83	190.27	16
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	105.23	98.29	61	-117.70	85.35	5	75.73	98.54	29	146.21	134.08	65	87.49	116.34	19
Pretax operating income + interest expense / Interest expense	14.37	2,251.18	22	40.04	1,142.88	25	22.87	1,835.33	5	48.75	2,016.32	5	-0.76	1,968.54	2
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	14.37	1,728.15	20	40.04	1,357.31	22	22.87	1,770.77	4	48.75	1,539.23	4	-0.76	1,632.83	1
Dividends + interest from subsidiaries / Interest expense + dividends	75.69	145.40	30	80.33	117.86	37	78.64	174.12	17	58.83	150.43	14	23.34	210.80	3
Fees + other income from subsidiaries / Salary + other expenses	19.70	9.52	80	22.02	13.36	76	21.28	11.92	75	20.98	13.95	72	34.36	16.52	75
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64			57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	12.30	3.42	89	9.01	3.97	79	15.10	3.44	94	10.86	3.85	84	4.71	2.64	70
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	35.43	1.70	97	38.52	1.80	97	35.61	1.76	96	38.74	2.66	94	38.67	5.62	91
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0.02	0.05	85	0.20	0.07	89	0.02	0.06	84	0.19	0.08	88	0.20	0.19	84

BHC Name

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## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		64.91			74.87			66.37		156.06	81.10	88		57.84	
Dividends declared / Net income .....	0	33.46	4	0	23.13	6	0	28.27	3		42.29		53.11	33.08	84
Net income – dividends / Average equity.....	10.60	6.76	82	13.86	9.52	79	12.90	8.62	83	-4.40	4.14	6	1.43	6.46	7
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....		124.34			101.14			155.92		0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries .....		1.65			3.28			4.90		0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....		3.24			4.75			5.91		0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....		153.16			128.99			203.53		0	174.85	2	0	260.40	2
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	43.39	14	0	30.63	14	0	45.96	5		60.28		0	66.55	4
Interest income from bank subsidiaries.....	1.07	0.15	90	0.34	0.12	83	0.79	0.11	89		0.36		1.01	0.54	77
Management and service fees from bank subsidiaries .....	5.10	0.75	89	4.33	1.08	85	6.38	0.88	90		1.47		7.27	1.55	84
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47		0		0	0	46
Operating income from bank subsidiaries .....	6.17	49.34	25	4.67	33.49	25	7.17	51.33	13		62.88		8.28	69.36	10
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	31.46	24	0	47.24	21	0	62.63	8	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	11.75	2.20	89	11.58	2.80	87	10.49	2.44	85	82.27	7.38	91	25.34	20.25	77
Management and service fees from nonbank subsidiaries .....	1.18	0.46	88	0.95	0.53	83	1	0.37	87	6.61	0.86	88	3.10	1.92	85
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	6.67	1.06	90
Operating income from nonbank subsidiaries .....	12.92	39.06	56	12.53	69.48	45	11.49	87.22	19	88.88	79.84	55	35.11	150.41	24
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10		0	43.51	16	0	61.23	17
Interest income from subsidiary holding companies.....		11.88			6.44			5.26		0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73		0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40		0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....		126.86			34.47			58.37		0	55.20	11	0	76.49	9
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	60.28	15	0	58.57	15	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	1.82	1.04	85	0.54	0.72	79	1.09	0.23	88	0.53	0.63	72	1.46	0.80	79
Management and service fees from bank subsidiaries .....	8.67	1.48	88	6.96	4.11	82	8.81	1.44	88	6.95	1.87	84	10.47	1.81	88
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	10.49	73.91	19	7.50	71.70	19	9.90	83.13	13	7.48	82.20	12	11.93	78.80	18
Dividends from nonbank subsidiaries .....	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	79.79	0.21	99	78.10	0.82	98	78.44	0.18	99	66.09	0.73	98	62.81	1.19	97
Management and service fees from nonbank subsidiaries .....	7.98	0.01	98	6.43	0.05	97	7.49	0.01	98	5.31	0.02	96	7.67	0.06	96
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	16.54	0.04	96
Operating income from nonbank subsidiaries .....	87.77	6.88	92	84.53	10.59	94	85.93	4.67	95	71.40	4.70	96	87.02	7.29	95
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	8.86	225.56	33	12.63	142.34	24	21.51	158.10	37	24.49	135.13	38	13.38	83.37	40
Loans and advances from subsidiaries / Total debt .....	1.54	28.43	28	1.44	29.59	28	1.58	26.38	27	1.42	27.08	27	1.50	28.33	29